

## Medicaid Income Limits for 2015

**To qualify for Medicaid through SSI** the income limit for an aged, blind or disabled individual cannot exceed \$753 per month or \$1,120 for a couple. In addition, resource limits apply. For an individual the resources cannot exceed \$2,000 per month or \$3,000 per month for a couple. Some examples of resources are: cash, money in checking and savings accounts, loans, promissory notes, stocks, bonds, time deposits (certificates of deposit, annuities, etc), mutual funds, mineral and timber rights, real estate, etc. Individuals must apply with the [Social Security Administration](#) for the SSI (Supplemental Security Income) Program.

### **Nursing Home (Institutionalized) Medicaid:**

The Medicaid income limit for individuals eligible for the Nursing Home (institutional) program is \$2,199 per month. The resource limit is \$2,000 as of the first day of the month. Please see the “[Medicaid for the Elderly and Disabled](#)” handout for detailed information.

### **Home and Community Based Waivers:**

The income limits for these waivers are as follows:

Elderly and Disabled Waiver is \$2,199 per month.

Independent Living Waiver is \$2,199 per month.

Persons With Intellectual Disabilities Waiver is \$2,199 per month.

HIV/AIDS Waiver is \$2,199 per month.

Technology Assisted Waiver for Adults is \$2,199 per month.

The resource limit for these waivers is \$2,000 per month.

### **Medicare Savings Programs:**

#### **OMB or Qualified Medicare Beneficiary (effective 02/2015):**

Income cannot exceed \$1001 per month for an individual.

Income cannot exceed \$1,348 per month for a couple.

#### **SLMB or Specified Low Income Medicare Beneficiary (effective 02/2015):**

Income cannot exceed \$1,197 per month for an individual.

Income cannot exceed \$1,613 per month for a couple.

#### **QI-1 or Qualified Individual (effective 02/2015):**

Income cannot exceed \$1,345 per month for an individual.

Income cannot exceed \$1,813 per month for a couple.

**NOTE:** The resource limits do not apply for these Medicare savings programs. If both spouses are on Medicare, their combined income cannot exceed the couple income limit. If only one spouse has Medicare, then the Medicare spouse who is applying can have income of no more than the individual limit and the income of both spouses combined can be no more than the couple limit.

## **Modified Adjusted Gross Income (MAGI) (effective 2/2015)**

### **Plan First/Pregnant Women/Children (Ages 0-18):**

Income after deductions cannot exceed \$1,433 per month for a family of 1

Income after deductions cannot exceed \$1,939 per month for a family of 2

Income after deductions cannot exceed \$2,445 per month for a family of 3

Income after deductions cannot exceed \$2,951 per month for a family of 4

### **Parent and Caretaker Relatives:**

Income after deductions cannot exceed \$177 per month for a family of 1

Income after deductions cannot exceed \$239 per month for a family of 2

Income after deductions cannot exceed \$302 per month for a family of 3

Income after deductions cannot exceed \$364 per month for a family of 4

(Please see the eligibility requirements for Pregnant Women, Plan First, Children and Parents and Other Caretaker Relatives programs (formerly SOBRA and MLIF) [Pregnant Women/Children/Parents and Caretaker Relatives](#) handout for family sizes over 4.)

**\*NOTE: The amount above is based on the 146% Federal Poverty Level (The amount includes the 5% FPL disregard)**

(Revised 02/15)